

# SBA Community Express Loan BLX Application

Application completion  
guide

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## Business Information

**Technical Assistance Information**

\*\* It is a requirement of SBA that all applicants under the Community Express program have a TA provider. BLX can provide a list of TA Providers in your area on request.

1 Technical Assistance (TA) Source Code  SBA District or Branch Office   
TA Name  TA Phone Number  -  -  TA E-Mail Address

**Company / Business Information**

2 Is the borrower or business located in a SBA designated target market? (LID, HUB, ZONE, Empowerment Zone, etc.) Yes ☐ No ☐  
3 Is at least 51% of the ownership either a minority, women owned, or a veteran? Yes ☐ No ☐

4 Business Name  DBA   
Nature Of Business   
Business Type (Corp/Sole Prop/LIC Partnership)  Type of Ownership (by Women, Veteran)  Business Federal Tax ID #   
5 Business Contact  Business Started Date   
6 Business Contact E-Mail Address  Business NAICS Code   
7 Owner  Current Number Employees  Number Employees If Loan Approved  Number Employees Retained With Loan

**Business Location Information**

9 Address  Office or Unit #   
City  County  State  Zip   
Phone #  -  -  Fax #  -  -  Cdl #  -  -

**Business Mailing Address Information (If Different From Above)**

10 Address  Office or Unit #   
City  County  State  Zip

**Business Details**

11 I understand and agree that if this loan is approved, payments will be drafted from my Business Bank Account. Yes ☐

12 Business Bank Name  Complete Bank Address

13 Does the business or any of the officers or anyone owning more than 20% of the company, own or control (51% or more) of another business? If yes, complete affiliate section of this application. Yes ☐ No ☐  
14 Does your business export any of its products? Yes ☐ No ☐  
15 Did you or the business pay anyone to assist in preparation of this loan (packager, accountant, lawyer, etc.)? Yes ☐ No ☐  
16 Is your business a franchise? Yes ☐ No ☐  
If yes, do you have the right to profit and risk of loss commensurate with ownership? Yes ☐ No ☐  
If yes, are there any excessive restraints on the sale of the franchise interest? Yes ☐ No ☐  
17 Have you, the business, or its affiliates ever requested government financing? Yes ☐ No ☐  
If yes, is any of the financing currently delinquent? Yes ☐ No ☐  
Did any of this financing ever default and cause a loss to the government? Yes ☐ No ☐  
18 Do you, the business or its affiliates, currently have any loans with BLX? Yes ☐ No ☐ Number Of Previous Loans  Date Of Current Loan   
19 Have you, the business, or its affiliates had a previous SBA Loan? No ☐ Yes ☐ If yes, is the loan current? No ☐ Yes ☐

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## Business Information

### Current Credit Requested

Per SBA guidelines, borrower must inject 10% of total capital needs of a startup business. (24 months or less of operations)  
Example: On a \$25,000 loan, the minimum total capital needs and borrower equity would be as follows.  
\$25,000/.90=\$27,780. \$27,780-\$25,000 = \$2,780 minimum borrower equity required.

BLX will not finance the purchase of an existing business. However, we will provide working capital to a new business after the purchase has been completed.

Purpose	Borrower Funds	Loan Amount Requested	Total Funds
Working Capital	<input type="text"/>	<input type="text"/>	<input type="text"/>

### Existing SBA Loans

If you answered yes to the question, "Have you, the business, or its affiliates had a previous SBA Loan?" complete the form below.

SBA Loan Number	Was SBA Express Paycheck or SBA Export Express	Name Of Lender	Approval Date	Loan Amount	SBA Guarantee %	Term In Months
<input type="text"/>	Yes <input type="radio"/> No <input type="radio"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	Yes <input type="radio"/> No <input type="radio"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	Yes <input type="radio"/> No <input type="radio"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	Yes <input type="radio"/> No <input type="radio"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	Yes <input type="radio"/> No <input type="radio"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

### Existing Business Information

Business Name	Owner Name	% Owned	Annual Sales Year 1	Annual Sales Year 2	Annual Sales Year 3
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
3 Year Average Sales					<input type="text"/>

### Affiliate Information

List below all businesses that anyone owning more than 20% of this borrower owns or controls (51% or more, including other family members)

Business Name	Owner Name	% Owned	Annual Sales Year 1	Annual Sales Year 2	Annual Sales Year 3
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
3 Year Average Sales					<input type="text"/>

### Business Acquisition (Answer This Section Only If Business Was Acquired)

BLX will not finance the purchase of an existing business. However, we will provide working capital to a new business after the purchase has been completed.

Name of the Business Acquired	Date Acquired	How long has the business been operational?
<input type="text"/>	<input type="text"/>	<input type="text"/> Year <input type="text"/> Months

### Principal Information

Enter number of loan principals (Anyone owning 20% or more of the business) and non-principals that are Officers, Directors or Managers of the Business.

\* Please Note: All Principals, Officers, Directors or Managers, Must Complete A Principal Section Below For Your Application To Be Accepted.

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## Owner Personal Information

### Principal # 1 - Personal Information

27 → Prefix  First Name  Middle Initial  Last Name   
Address  Unit #  City  Zip   
State  E-Mail Address  Date Moved to Address (mm/dd/yy)   
29 → Residential Status (Rent, Own)  Date Of Birth (mm/dd/yy)  Place Of Birth   
Home Phone  Business Phone  Cell Phone   
30 → Principal Company Role (Borrower, Guarantor)  Company Title  Percent of Company Ownership

### Principal # 1 - Financial Information

32 → Social Security Number  Annual Household Income  Annual Housing Payment   
35 → Checking Account Institution Name  Savings Account Institution Name   
36 → Total Assets  Liquid Assets  Total Liabilities  Net Worth   
(Bank Accounts, Savings, IRA, Stocks, Real Estate, Cars, other Personal, Etc.) (Cash, Savings, Checking, Marketable Securities, Etc.) (Credit Cards, Car Loans, Real Estate Loans, Other Loans, Etc.) (Total Assets Minus Total Liabilities, Etc.)

### Principal # 1 - Qualification Information

37 → Are you presently under indictment, on parole or probation? ..... Yes ☐ No ☐  
38 → Have you ever been charged with or arrested for any criminal offense other than a minor vehicle violation? (Including offenses which have been dismissed, discharged or nolle prosequi) ..... Yes ☐ No ☐  
39 → Have you ever been convicted, placed on pretrial diversion, or placed on any form of probation including adjudication withheld pending probation for any criminal offense other than minor vehicle violation? ..... Yes ☐ No ☐  
40 → Has the application for the loan you are applying for now ever been submitted to SBA under any program? ..... Yes ☐ No ☐  
41 → Are you presently debarred, suspended, proposed for disbarment, declared ineligible, or voluntarily excluded from participation in this transaction by any Federal department or agency? ..... Yes ☐ No ☐  
42 → If you are at least 50% or more owner of applicant business, are you more than 60 days delinquent on any obligation to pay child support arising under an administrative order, court order, repayment agreement between the holder and a custodial parent, or repayment agreement between the holder and a state agency providing child support enforcement services. .... Yes ☐ No ☐

If answer to any of the above six (6) Questions is Yes, Loan is not Eligible for Community Express.

43 → Are you a U.S. Citizen? ..... Yes ☐ No ☐  
If not a US Citizen, SBA requires that borrower must be a Permanent Resident Alien. Please supply your IRA # and a readable copy of the front and back of your Permanent Resident Alien card.

~~The Small Business Administration is committed to ensuring that all SBA programs are made available to businesses owned by diverse individuals. SBA has specified certain groups to target assistance (such as exporters or veterans). Please provide the information requested below. Your compliance is voluntary and will not affect the credit decision. It does help SBA determine how well certain groups are being served. Thank you for your cooperation.~~

44 → Are You: African American ☐ Puerto Rican ☐ Native American ☐ Hispanic ☐ Asian, Pacific Islander ☐ Eskimo & Aleutian ☐ Caucasian ☐ Multi-Ethnic ☐  
45 → Are you a veteran of the armed forces? ..... Yes ☐ No ☐  
If Yes, was service between June 1964 and August 1973? ..... Yes ☐ No ☐

I authorize SBA/Lender to make inquiries as necessary to verify the accuracy of the statements made and to determine my creditworthiness by checking my credit report. I certify the above and the statements contained in this loan application are true and accurate as of the stated date (s). These statements are made for the purpose of either obtaining a loan or guaranteeing a loan. I understand FALSE statements may result in forfeiture of benefits and possible prosecution by the U.S. Attorney General. (Reference 18 U.S.C. 1001)

I authorize Business Loan Express to release and otherwise share credit and other loan information with my SBA approved Technical Assistance Provider; and likewise, my Technical Assistance Provider to release and otherwise share credit and other loan information with Business Loan Express.

I agree that all SBA loan proceeds will be used only for business related purposes as specified in the loan application.  
I agree that the processing fee, the SBA Guaranty fee, short interest and any required state taxes will be taken out of loan proceeds at closing.

Signature:

Date:

**Introduction:** This application guide is provided by the SBA Alabama District office in cooperation with our lending partner BLX, and our counseling resource partners which serve as Technical Assistance providers for this loan program and this lender. This guide is to be used only for BLX, there are other guides for other lenders since the application format and procedures are different with each provider. If you have not already done so please go to our website and register for the general information about the Community Express loan program. You will receive a response by e-mail typically on the next business day that includes links to important web sites that you will make completing the application easier. These links are mentioned throughout this presentation. In addition, it will be helpful to you to have a hard copy of the application in front of you as this presentation is being viewed. The application guide presentation takes approximately 20 minutes. To register for the general information briefing and receive an e-mail with links to important sites go to our Alabama web site at [www.sba.gov/al/](http://www.sba.gov/al/)

1. All the information in this box is available from your designated Technical Assistance (TA) provider. Please leave this part of the application blank until you have selected a TA provider. You can apply for the loan without this information, but your loan decision may be delayed. We recommend that you speak with a TA provider prior to sending this application. To find one nearest you, visit our website at the link provided in the e-mail you received after registering at [www.sba.gov/al/blxtapal.html](http://www.sba.gov/al/blxtapal.html).
2. If your business or proposed business is located in Alabama then select Yes. The entire State of Alabama is a designated market for Community Express lending.
3. If 51% or more of the business is owned by an ethnic minority, woman, or veteran, then select Yes. Otherwise select No.
4. Under Business Name, put the name of the business as it appears on the State business license. If the business is a sole proprietorship, then the applicant will place his or her name here. DBA is doing business as. This is the name you use in business if it is different from the legal name as stated on the license. Most businesses do not operate under a DBA, so this block will be left blank. Under Nature of Business write what kind of business you operate. Under Type of Ownership, there is a drop down menu to select one of legal for profit entities that you can form, if you have not determined what your start up will be, then select what you are planning. If you need help deciding, then discuss this with your TA provider during counseling.
5. Normally the business contact will be the applicant. However, if the owner or owners wish to designate an individual that will act as the point of contact for this application, then put this person's name here. The point of contact should also have a valid e-mail address to receive correspondence from the lender. If no e-mail is available, leave this e-mail entry blank.
6. This is the start date of the business, not when the business was purchased by the current owner or owners. This date is used to determine the status age of the business. If the business is less than 24 months, or 2 years, then the business is considered a "Start-up" business. Anything older than this is considered an "Existing" business" by the SBA. This is important because Existing Businesses do not have a SBA required injection of capital requirement, which will be explained later in the application.



7. The North American Industry Classification System (NAICS) Code is published by the United States Executive Office of the President, Office of Management and Budget (OMB). The code is used to determine eligibility standards for a number of business types and provide new comparability in statistics about business activity across North America. The code is organized by industry structure based on the type of business you own. To find your code for your business follow the link you received on your registration confirmation e-mail at [https://eweb1.sba.gov/naics/dsp\\_naicssearch2.cfm](https://eweb1.sba.gov/naics/dsp_naicssearch2.cfm) . Follow the link and you will type in ONE word that best describes your business (for example, Retail, or Contracting, or Restaurant). The website will return a list of possible matches based on the word you entered (For example the search word Restaurant will return 11 distinct possible matches). Select the number that best represents your business. You can also find the NAICS code book in most public libraries in the reference section. Ensure that the code you use is the most recent. NAICS 2002, replaced NAICS 1997, If you received a code prior to 2002, it may have changed, so you will have to confirm this change by checking the reference. If after looking on the website and reference book, you still can not determine your code, then contact a Technical Assistance provider for help.
8. In the Owner Since block put the date the business was purchased or started by the owner/applicant. Under Current Employees include the total number employed by the business as of the application date, include yourself the owner. If you are a pure start-up and currently do not have any employees, then put the number of employees you expect to have when you start operating. Under Number of Employees If Loan Approved put the TOTAL number of employees in the business if the loan is approved. Under Number of Employees Retained With Loan, put the total number of employees that will remain employed when the loan is approved. This last number can not be higher then the number under Current Employees. For example, if you have 4 employees that work for you and you plan to hire an additional employee after you receive the loan, and do not plan to eliminate positions if the loan is approved then the numbers you will place this the blocks will be: Current Employees = 5 (Your 4 employees plus yourself), Number of Employees If Loan Approved = 6 ( 5 current employees plus the new hire), and Number of Employees Retained With Loan = 5 (all 5 of the Current employee positions will be retained).
9. This is the official location of your business. This address should be an Alabama address if you do not otherwise qualify as a Community Express borrower (i.e. Minority, Women, or Veteran owned business). If you are a pure start-up and do not have an official address yet, then the address should be where you plan to conduct business, or the residence of the applicant.
10. This block will contain the mailing address for correspondence from the lender. This should be the physical location of the Business Contact described in item 5 previously mentioned. If the address is the same as that described in Item 9, you will still have to fill out the form completely, do not write "Same as above" for the address information in this item.
11. This is a stipulation that the loan payment will be deducted automatically from the commercial account that the loan is dispersed. If this button is not checked, then the loan will not be approved.

12. This is the commercial account into which the loan will be dispersed. It is a requirement by the SBA that commercial loans can only be deposited in commercial accounts. If you do not have a business account, you will need one prior to closing. You can still apply for the loan and leave Block 12 blank, but this information will have to be provided when the loan closing paperwork is complete.
13. Anyone owning 20% or more of the business is required to declare if they have ownership in any other company. If the applicant or any owner above this level holds any interest in any other company then check Yes.
14. Do you export or plan to export any product outside the country? This information is required for SBA reporting. Answering the question either way does not effect the loan application.
15. The answer to this question should be No. Application assistance is free of charge provided by the SBA or one of our Technical Assistance providers.
16. If your business is a franchise, then the business should be in the SBA franchise registry. If your franchise is in the registry, then the SBA has already validated that sufficient control of the business is maintained by the owner. Go to the franchise registry website at [www.franchiseregistry.com](http://www.franchiseregistry.com) , Click on "Registry" to look-up your franchise. If your franchise is not in the registry, the application will still be processed, but the funds will not be disbursed until the franchise agreement is reviewed and qualified by the SBA District office. The request for this letter will be made by the Technical Assistance provider. You will not be required to take any action accept to provide the Technical Assistance provider with a copy of the franchise agreement. The review of the Franchise agreement will not delay a loan decision, but could take additional time prior to closing. This is required since by law the SBA has to confirm that the applicant has sufficient financial control of the business. Most Franchises are in the registry, and those that are not typically qualify. If you own a franchise then check YES in the appropriate block. The other two questions in this section confirms the level of control you exercise in the franchise business, if you answer NO to either of these questions then the loan can not be approved.
17. If the business or any of the principle applicants (all 20% or more owners, or officers of the company) have ever used Government loan programs before then answer YES. Government loan programs include Student Loans, Veteran's Administration Home Loans, other SBA loans, and USDA loans. If the business or owners are current on these loans then answer YES, if the answer is NO then the loan can not be approved until the business and owners are current in loan payments. If the business or principles ever defaulted on a guaranteed loan program, which caused the Government to honor the guarantee to any lender, resulting in a loss to the Government, then the application can not be approved. Answering YES to the last question in this section is an automatic decline.

18. It is possible to have multiple loans with the Community Express lender. If your business or any of your principles have current loans with the lender, declare YES. Include the number of loans that your business or any principles have or had though BLX, in the last block write in the date of the most current loan you have with BLX. The date will be the closing date of that loan.
19. If you, your business, business affiliates, or principles had an SBA loan in the past answer YES.
20. If all SBA loans are current and not delinquent then answer YES. If you answer NO to this question then your loan application will not be approved. You must be current on all SBA loans to qualify.
21. Back in item 6 you had to declare the start date of the business. If your business is less than 2 years old the SBA requires that you demonstrate a 10% infusion of capital or equivalent contribution by the owner into the business. If your business is 2 years or older, then the block Borrower Funds can be left blank and what ever loan amount you want can be requested in the Loan Amount Requested block which will be reflected in the Total Funds block. If your business is less than 2 years old the calculation of the loan amount required has to include a declaration of the 10% injection. For example if a business older then 2 years wanted a \$25,000 loan, then they would enter this number in the Loan Amount Requested block and Total Funds would equal \$25,000. All businesses less then two years old the formula for determining the 10% injection is on the application. Take the amount of money wanted by the borrower and divide this by 90% or 0.9 to get the Total Funds number. Subtract the Total Funds number from the amount the borrower wants, which was divided by 0.9, the result is the amount the borrower will enter in the Borrower Funds block. This is the 10% injection that the business must be prepared to show the Technical Assistance provider if required. This amount can be actual money put into the business by the owner demonstrated as cash available in the business or receipts for purchase of services and goods for the business, estimated value of inventory, property, or equipment injected into the business, calculated value of time spent in the business, or some combination of all the previously mentioned.
22. If you answered YES to the question in Item 19, then you will provide the details of all the SBA loans you have received. The SBA Loan Number, the type of specific loan. Was SBA Express Fasttrack or SBA Export Express used, and the SBA Guarantee % can be found on the SBA loan authorization sent to the lender which should have been copied to the borrower when the loan closed. If you do not have a copy of the authorization, then contact the lender for this information. If the loan was paid in full, the lender may not have this information anymore. In this case call the Alabama District office of the SBA at 205-290-7101 and ask for the on-call SBA loan officer to request this information.



23. If your business is 2 years or older, the applicant must declare annual year sales in that business for the last three years. The most recent year is Annual Sales Year 1, if the business is between 2 and 3 years, then this block will be an end of year estimate based on quarterly performance. If you are using the form to complete the application the 3 Year Average Sales figure is automatically calculated, otherwise you will have to calculate the three year average and write this number in the designated block. If your business is less than 2 years old then write in the names of the business and the principle owner/applicant name, and % of the business owned. Then in the block marked Annual Sales Year 1, write or type in "Start-up".
24. If you answered YES in Item 13, then all parties that own 20% or more of the business the application is requested for must declare every other business they currently hold at least 20% ownership in. If the number of other businesses owned by the applicant owners exceeds 4 then use another page of the application as a continuation sheet leaving the rest of the information on the continuation sheet blank. Complete this information as done in Item 23, except in the 3 Year Average Sales block, average all the years of all the businesses. For example, if there are 4 businesses with 3 years of financials then you would total all the amounts and divide by 12, three years times 4 businesses. If you are using a continuation sheet, then on the first page of the continuation write or type "Continued" in the block marked 3 Year Average Sales. On the last page of the continuation average all the year's times businesses listed.
25. If you purchased this business from someone else, then write or type in the name of the business when you purchased it. The date of purchase, and how long the business existed prior to your purchase. If the principle owner/applicant of the business founded the business, then leave this information blank. The SBA allows for financing for business acquisition, but the Community Express loan, made by BLX can not be used for business acquisition. If you are looking for financing for business acquisition and purchase, then Go to our website for a list of delegated lenders in the State. See item 37 for links to these lender lists.
26. Write or type in the number of loan principles and officers or managers of the business in this block. Loan principles are anyone that owns 20% or more of the business. Loan officers and managers are any non-principles who's job title appears on the articles of incorporation. Directors are anyone that is appointed to the designated board of directors as defined in the articles of incorporation. Count individuals only once. If the principle owner is also the President (Officer of the company), and CEO (Member of the board) then he/she would only be counted once. As noted on the application, each designated principle must complete a Personal Information form.
27. Each principle described in Item 26 will provide name, residence address, and length of time at the address. Also include a working e-mail address, if available. This must be a residence and can not be a post office box or business address. Also include your residential status

28. Provide your place and date of birth. For place of birth in the US, put City, State. If Canada, put City, and Providence. All other legal residence and naturalized citizens will provide city or providence, and Country. The City or Providence will be that which is listed on naturalization forms and legal residence documents.
29. Include all contact numbers that are available.
30. Under Principle Company Role the answer will always be “guarantor”, unless the business is a Sole “Proprietorship”, then the answer is “borrower”. Company Title should be the title which the principle holds in the company. If no title is held then respond “None”.
31. Percent of Company Ownership is the percentage of the company the principle holds. An answer should be provided for each question. If the principle is an officer of the company, but owns no percentage of the company, then the office title should be reported with a “0%” response to percent ownership.
32. This is the Social Security number of the principle.
33. This is the total household income of the principle. If the Principle is married, then it is to total income of both spouses, unless both spouses are principles in the company. In which case you will only report the income earned by the individual principle.
34. This is the payment you make on your mortgage, or rent payment. This is an Annual total not monthly payment.
35. This is for your personal checking and savings accounts. This is not your business account. All that is needed is the name of the institution where these accounts are held.
36. This item includes personal assets and liabilities held by the principle. If married, include all marital assets. If married couples are principles on the same loan application, then assets will not be counted twice. For example, if the wife claims all marital assets and liabilities on the personnel information form, then the husband will declare no assets or liabilities when he completes his personal information as part of the application. Under Total Assets total all value of all quantifiable, items, accounts, stock, mutual funds, savings accounts, checking, vehicles, or any property including current equity in a home, anything with a discernable cash value. In the Liquid Assets block put the total of all cash assets. This includes checking accounts, savings accounts, money market funds, mature savings bonds, or any assets that can be converted to cash based on set value. Stocks, mutual funds, IRAs, 401Ks, and long term CDs are part of total assets, but are not considered liquid assets. Under Total Liabilities total all debt owned including debt remaining on car payments, mortgage, credit cards, loan balance due, and any judgment payment due. Net Worth should be Total Assets minus Total Liabilities.

37. If you are currently under indictment, parole, or probation you will not qualify for the Community Express loan. It is possible that you can qualify for an SBA loan but just not under this program. The Community Express loan program is a pilot program of the SBA and the lenders do not have the option of processing the required form (SBA Form 912 – Statement of Personal History), to ensure that the seriousness of the offence does not preclude participation in SBA loan programs. If you fall in this category then you will have to apply for an SBA loan from one of the delegated lenders in the State listed on our web site at [www.sba.gov/al/plpal.html](http://www.sba.gov/al/plpal.html) or [www.sba.gov/al/expressal.html](http://www.sba.gov/al/expressal.html) All lenders listed on these web pages are delegated SBA lenders.
38. If you answer Yes to the question the lender can not process your request for a Community Express loan. This is any arrest for any criminal offence other than minor vehicle violations. This includes any arrests you may have had as a minor regardless of the circumstances. Even if you were arrested falsely. Again, as previously described in Item 37, the applicant can qualify for a loan under a different program. The applicant will have to go to another lender who participates in loan programs that allows for the processing of personal history.
39. If you answer yes to this question, then your application for a Community Express loan can not be processed as described in item 37.
40. If you have already submitted a loan request to the lender, and the decision is currently in process, then you can not submit another application. BLX allows the borrower to apply for an additional loan after 6 months, assuming the borrower is still qualified. The lender will not process your application if you answer Yes to this question.
41. If you answer Yes to this question your application for a Community Express loan can not be processed. As described item 36, depending on the nature of your status with any Federal Agency, you may qualify for SBA lending, but just not under this program.
42. If you answer Yes to this question you will not qualify for any SBA loan under any program. You must be current in all judgment debt, including alimony, child support, or administrative order to pay. This ONLY applies if the applicant is a 50% or greater owner in the company. If your equity stake in the company is less than 50%, then you will answer No to this question, regardless of your current status in any settlement payment.
43. If you are not a US Citizen but you are a permanent resident alien you can qualify for an SBA loan since your business is located in the US. You must declare and provide your PRA number in the designated block. You must also submit with your application a photo copy of both sides of your Permanent Resident Alien card.

44. BLX is an equal opportunity lender. Information on the ethnicity of principles is an important part of measuring the SBAs effectiveness in servicing all qualified applicants. If you answered Yes to question 2 and you are not a woman or veteran, then you should declare your ethnicity here. By correctly providing this demographic information you are helping the SBA develop better marketing strategies for government guaranteed loan programs.
45. If you ever served in the Armed Forces in the reserves or on active duty, or if you are currently in the active or reserve forces you are considered a veteran for the purposes of SBA lending, regardless of your type of discharge. If you are using your veteran status as qualifying criteria for the Community Express loan program, then you may be required to submit a copy of your DD-214, as evidence of status if you have been discharged. If you are currently serving, a copy of your LES will demonstrate proof of status. If you are an Alabama business then you qualify anyway so this evidence is not required. If you served between June of 1964 and August of 1973, you are considered a Vietnam Era veteran. If you fit this category please answer correctly. As mentioned earlier your status as a veteran is not considered in making the loan, but this demographic information is used by the SBA to measure progress in marketing to this demographic category.
46. Please read the statement on the bottom of the application. To complete this portion of the application, sign and date. If the personnel information section is not signed then the application can not be processed.

**Summary:** Any questions concerning this program can to directed to the lender at the contact information shown on the application. In addition, questions and general information regarding business counseling can be directed to the network of Technical Assistance providers who's contact information is provided at the link mentioned in this guide. Any additional information on questions can be directed to the Alabama SBA district office in Birmingham at 205-290-7101 extension 242, or dial "O" for the operator and ask to speak with the on-call loan officer.